

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
TRENTON DIVISION

In re: §  
§  
ROTBLAT, MICHELLE E § Case No. 15-30503 MBK  
§  
Debtor §

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**TRUSTEE'S FINAL REPORT (TFR)**

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 10/30/2015 . The undersigned trustee was appointed on 11/02/2015 .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 247,510.00

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	43,528.42
Bank service fees	2,024.48
Other payments to creditors	195,000.00
Non-estate funds paid to 3 <sup>rd</sup> Parties	0.00
Exemptions paid to the debtor	0.00
Other payments to the debtor	0.00

Leaving a balance on hand of<sup>1</sup> \$ 6,957.10

The remaining funds are available for distribution.

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<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 03/28/2016 and the deadline for filing governmental claims was 04/27/2016 . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ 15,625.50 . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 0.00 as interim compensation and now requests a sum of \$ 15,625.50 , for a total compensation of \$ 15,625.50 <sup>2</sup>. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 102.28 , for total expenses of \$ 102.28 <sup>2</sup>.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 02/06/2018 By: /s/DANIEL E. STRAFFI, TRUSTEE  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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<sup>2</sup> If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

FORM 1  
 Document Page 3 of 11  
 INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

Page: 1  
 Exhibit A

ASSET CASES

Case No: 15-30503 MBK Judge: Michael B. Kaplan  
 Case Name: ROTBLAT, MICHELLE E

Trustee Name: DANIEL E. STRAFFI, TRUSTEE  
 Date Filed (f) or Converted (c): 10/30/15 (f)  
 341(a) Meeting Date: 12/01/15  
 Claims Bar Date: 03/28/16

For Period Ending: 12/31/17

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 2 Lowery Lane, Marlboro, NJ 07746 Joint with non-debtor - 2 Lowery Lane, Marlboro, NJ - \$750,000.00 Straffi v. Rotblat Adv# 16-01049 - Sell property, avoid 2nd mortgage and sell co-owners interest	375,000.00	230,000.00		230,000.00	FA
2. Furniture (u) 1/2 Share - Furniture - \$2,000.00	1,000.00	0.00		0.00	FA
3. Wearing Apparel (u)	1,000.00	0.00		0.00	FA
4. 2010 Bently Continental GT (u)	75,000.00	17,510.00		17,510.00	FA

				Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$452,000.00	\$247,510.00	\$247,510.00	\$0.00
				(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

16-01049 Straffi v. Rotblat - Sell property, avoid 2nd mortgage and sell co-owners interest

Initial Projected Date of Final Report (TFR): 04/15/17

Current Projected Date of Final Report (TFR): 12/15/18

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-30503 -MBK  
Case Name: ROTBLAT, MICHELLE E

Trustee Name: DANIEL E. STRAFFI, TRUSTEE  
Bank Name: UNION BANK  
Account Number / CD #: \*\*\*\*\*3991 Checking Account (Non-Interest Earn

Taxpayer ID No: \*\*\*\*\*1949  
For Period Ending: 12/31/17

Blanket Bond (per case limit): \$ 35,517,734.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			BALANCE FORWARD				0.00
01/19/16	4	Scott Rotblatt 2 Lowery Lane Marlboro, NJ 07746	Settlement on 2010 Bentley	1229-000	17,510.00		17,510.00
* 02/03/16	002001	A. Atkins Appraisal 122 Clinton Road Fairfield, NJ 07004	Order Granting Allowances dated January 7, 2016 - Appraiser	3711-000		500.00	17,010.00
* 02/04/16	002001	A. Atkins Appraisal 122 Clinton Road Fairfield, NJ 07004	VOID Void Check	3711-000		-500.00	17,510.00
* 02/22/16	002002	TD Bank, NA Retail Bank Operations PO Box 1377, ME2-001-031 Lewiston, ME 04243-1377	Financial Records - Inv# 37663	2990-000		25.75	17,484.25
* 02/22/16	002002	TD Bank, NA Retail Bank Operations PO Box 1377, ME2-001-031 Lewiston, ME 04243-1377	Void Check - Money not available	2990-000		-25.75	17,510.00
02/25/16		UNION BANK	BANK SERVICE FEE	2600-000		20.09	17,489.91
03/23/16	002003	A. Atkins Appraisal 122 Clinton Road Fairfield, NJ 07004	Order Granting Allowances dated January 7, 2016 - Appraiser	3711-000		500.00	16,989.91
03/25/16		UNION BANK	BANK SERVICE FEE	2600-000		24.27	16,965.64
04/25/16		UNION BANK	BANK SERVICE FEE	2600-000		25.82	16,939.82
05/25/16		UNION BANK	BANK SERVICE FEE	2600-000		24.33	16,915.49
06/27/16		UNION BANK	BANK SERVICE FEE	2600-000		25.10	16,890.39
07/25/16		UNION BANK	BANK SERVICE FEE	2600-000		24.26	16,866.13
08/16/16	002004	The Kelly Firm, PC 1011 Highway 71	Mediation Services	2990-000		1,279.87	15,586.26

Page Subtotals 17,510.00 1,923.74

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-30503 -MBK  
Case Name: ROTBLAT, MICHELLE E

Trustee Name: DANIEL E. STRAFFI, TRUSTEE  
Bank Name: UNION BANK  
Account Number / CD #: \*\*\*\*\*3991 Checking Account (Non-Interest Earn

Taxpayer ID No: \*\*\*\*\*1949  
For Period Ending: 12/31/17

Blanket Bond (per case limit): \$ 35,517,734.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
08/25/16		Suite 200 Spring Lake, NJ 07762-2030 UNION BANK	BANK SERVICE FEE	2600-000		25.03	15,561.23
09/26/16		UNION BANK	BANK SERVICE FEE	2600-000		24.38	15,536.85
09/28/16	1	Scott Rotblat	Settlement of interest in property	1110-000	10,000.00		25,536.85
09/28/16	1	Scott Rotblat	Settlement on interest in property	1110-000	40,000.00		65,536.85
10/25/16		UNION BANK	BANK SERVICE FEE	2600-000		51.00	65,485.85
11/25/16		UNION BANK	BANK SERVICE FEE	2600-000		97.12	65,388.73
12/06/16	1	Scott Rotblat	Settlement on interest in property	1110-000	70,000.00		135,388.73
12/27/16		UNION BANK	BANK SERVICE FEE	2600-000		100.60	135,288.13
01/12/17	002005	International Sureties, LTD 701 Poydras Street Suite 420 New Orleans, LA 70139	Bond Payment Bond# 016026385	2300-000		34.42	135,253.71
01/25/17		UNION BANK	BANK SERVICE FEE	2600-000		200.65	135,053.06
02/07/17	1	Adel Badran	Settlement of interest in property	1110-000	62,500.00		197,553.06
02/27/17		UNION BANK	BANK SERVICE FEE	2600-000		201.00	197,352.06
03/27/17		UNION BANK	BANK SERVICE FEE	2600-000		262.19	197,089.87
04/25/17		UNION BANK	BANK SERVICE FEE	2600-000		293.26	196,796.61
05/16/17	1	Michael Botton	Deposit on Settlement	1110-000	47,000.00		243,796.61
05/25/17		UNION BANK	BANK SERVICE FEE	2600-000		283.40	243,513.21
06/26/17		UNION BANK	BANK SERVICE FEE	2600-000		341.98	243,171.23
06/29/17	1	Michael Botton	Bal of Deposit on Property	1110-000	500.00		243,671.23
09/14/17	002006	Daniel E. Straffi, Esq. 670 Commons Way Toms River, NJ 08755	Order Granting Allowances dated September 8, 207 - Trustee's Atty (ch7) - Fees	3110-000		40,000.00	203,671.23
09/14/17	002007	Daniel E. Straffi, Esq. 670 Commons Way Toms River, NJ 08755	Order Granting Allowances dated Septmber 8, 2017- Trustee's Atty (ch7) - Exp.	3120-000		1,714.13	201,957.10

Page Subtotals 230,000.00 43,629.16

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-30503 -MBK  
Case Name: ROTBLAT, MICHELLE E

Trustee Name: DANIEL E. STRAFFI, TRUSTEE  
Bank Name: UNION BANK  
Account Number / CD #: \*\*\*\*\*3991 Checking Account (Non-Interest Earn

Taxpayer ID No: \*\*\*\*\*1949  
For Period Ending: 12/31/17

Blanket Bond (per case limit): \$ 35,517,734.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
10/17/17	002008	Hussam Ismael c/o Parker McCay, PA 9000 Midlantic Drive, Suite 300 Mount Laurel, NJ 08054	Payment per Settlement Agreement and General Release dated October 13, 2017	4110-000		195,000.00	6,957.10

COLUMN TOTALS	247,510.00	240,552.90	6,957.10
Less: Bank Transfers/CD's	0.00	0.00	
Subtotal	247,510.00	240,552.90	
Less: Payments to Debtors		0.00	
Net	247,510.00	240,552.90	

TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
Checking Account (Non-Interest Earn - *****3991	247,510.00	240,552.90	6,957.10
	247,510.00	240,552.90	6,957.10
	(Excludes Account Transfers)	(Excludes Payments To Debtors)	Total Funds On Hand

Page Subtotals 0.00 195,000.00

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Exhibit C  
Analysis of Claim Register

Date: February 06, 2018

Case Number: 15-30503  
Debtor Name: ROTBLAT, MICHELLE E  
Claims Bar Date: 03/28/16

Claim Type Sequence

Code #	Creditor Name & Address	Claim Class	Notes	Scheduled	Claimed	Allowed
002 2100-00	Daniel E. Straffi, Trustee 670 Commons Way Toms River, NJ 08755	Administrative		\$0.00	\$15,625.50	\$15,625.50
001 2200-00	Daniel E. Straffi, Trustee 670 Commons Way Toms River, NJ 08755	Administrative		\$0.00	\$102.28	\$102.28
000 2700-00	Clerk, US Bankruptcy Court 402 E. State Street Trenton, NJ 08608	Administrative		\$0.00	\$350.00	\$350.00
001 3110-00	Daniel E. Straffi, Esq. 670 Commons Way Toms River, NJ 08755	Administrative		\$0.00	\$40,000.00	\$40,000.00
			2133433991	09/14/17	2006	40,000.00
001 3120-00	Daniel E. Straffi, Esq. 670 Commons Way Toms River, NJ 08755	Administrative		\$0.00	\$1,714.13	\$1,714.13
			2133433991	09/14/17	2007	1,714.13
001 3410-00	Bederson LLP 347 Mt. Pleasant Avenue Suite 200 West Orange, NJ 07052	Administrative		\$0.00	\$3,331.50	\$3,331.50
001 3420-00	Bederson LLP 347 Mt. Pleasant Avenue Suite 200 West Orange, NJ 07052	Administrative		\$0.00	\$56.50	\$56.50
001 3711-00	A. Atkins Appraisal 122 Clinton Road Fairfield, NJ 07004	Administrative		\$0.00	\$500.00	\$500.00
			2133433991	03/23/16	2003	500.00
000001 001 7100-00	Capital One Bank (USA), N.A. PO Box 71083 Charlotte, NC 28272-1083	Unsecured Timely Filed General Unsecured Claim	Filed 01/29/16	\$0.00	\$333.17	\$333.17

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Exhibit C  
Analysis of Claim Register

Date: February 06, 2018

Case Number: 15-30503  
Debtor Name: ROTBLAT, MICHELLE E  
Claims Bar Date: 03/28/16

Claim Type Sequence

Code #	Creditor Name & Address	Claim Class	Notes	Scheduled	Claimed	Allowed
000002 001 7100-00	Ashley Funding Services, LLC c/o Resurgent capital Services Po Box 10587 Greenville, SC 29603	Unsecured	Filed 03/14/16 Timely Filed General Unsecured Claim	\$0.00	\$49.00	\$49.00
000003 001 7100-00	PYOD LLC c/o Resurgent Capital Services PO Box 19008 Greenville, SC 29602	Unsecured	Filed 03/23/16 Timely Filed General Unsecured Claim	\$0.00	\$597.64	\$597.64
Case Totals:				\$0.00	\$62,659.72	\$62,659.72

Code #: Trustee's Claim Number, Priority Code, Claim Type



**TRUSTEE'S PROPOSED DISTRIBUTION**

Exhibit D

Case No.: 15-30503 MBK

Case Name: ROTBLAT, MICHELLE E

Trustee Name: DANIEL E. STRAFFI, TRUSTEE

Balance on hand \$ 6,957.10

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: DANIEL E. STRAFFI, TRUSTEE	\$ 15,625.50	\$ 0.00	\$ 2,137.01
Trustee Expenses: DANIEL E. STRAFFI, TRUSTEE	\$ 102.28	\$ 0.00	\$ 102.28
Attorney for Trustee Fees: Daniel E. Straffi, Esq.	\$ 40,000.00	\$ 40,000.00	\$ 0.00
Attorney for Trustee Expenses: Daniel E. Straffi, Esq.	\$ 1,714.13	\$ 1,714.13	\$ 0.00
Accountant for Trustee Fees: Bederson LLP	\$ 3,331.50	\$ 0.00	\$ 3,331.50
Accountant for Trustee Expenses: Bederson LLP	\$ 56.50	\$ 0.00	\$ 56.50
Charges: Clerk, US Bankruptcy Court	\$ 350.00	\$ 0.00	\$ 350.00
Other: A. Atkins Appraisal	\$ 500.00	\$ 500.00	\$ 0.00

Total to be paid for chapter 7 administrative expenses \$ 5,977.29

Remaining Balance \$ 979.81

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 979.81 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 100.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000001	Capital One Bank (USA), N.A.	\$ 333.17	\$ 0.00	\$ 333.17
000002	Ashley Funding Services, LLC	\$ 49.00	\$ 0.00	\$ 49.00
000003	PYOD LLC	\$ 597.64	\$ 0.00	\$ 597.64

Total to be paid to timely general unsecured creditors \$ 979.81

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE